ये आंकड़े कैलेंडर वर्षों के लिये और उनके कार्यप्रणाली पर आधारित हैं । तथापि, अनुमानों की अन्तर्राष्ट्रीय तुलना मकता उत्पादन क्षेत्रों द्वारा जोड़ गई सूचना मूल्यांकन के लिये मूल्यांकन प्रणालियों में विभिन्न देशों की व्यवस्थाओं द्वारा प्रभावित होती है । भारत सरकार द्वारा जुलाई, 1991 से शुरू किये गये विभिन्न आर्थिक सुधार के उपायों का उद्देश्य भारतीय अर्थव्यवस्था में प्रतिस्पर्धा-क्षमकता और अभिवृद्धि संभावना बढ़ाना है ।

Allotment of shares to employees of PSU

1132. SHRI S. AUSTIN: Will the Minister of FINANCE be pleased to state:

(a) whether some of the Public Sector Undertakings of the Government of India which have hundred per cent Government holdings are empowered to issue shares to employees after ratification in AGM/EGM;

(b) if so, the details thereof;

(c) whether Government have any proposal to amend the norms regarding allotment of shares to the employees of the public sector undertakings; and

(d) if so, the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (d) The Government have not formulated any scheme enabling unlisted Public Sector Undertakings to issue new shares to their employees. However, a few such undertakings have proposed to make issue of new equity shares to employees by passing the required resolutions under the Companies Act. These issues are under examination in the Government.

Debt recovery by public sector banks

1133. SHRIMATI CHANDRIKA ABHINANDAN JAIN: Will the Minister of FINANCE be pleased to state:

(a) the percentage of debt recovery by the Public Sector Banks in the country during 1993-94 and 1994-95 till date as against the anticipated recovery;

(b) the reasons for shortfall in the debt recovery;

(c) whether the liberalisation and competitive environment created by foreign banks have been responsible for the short fall; and

(d) the steps taken by Government to improve the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE {SHRI M. V. CHANDRASHEKARA MURTHY): (a) to (d) The percentage of overdues of public sector banks in respect of all sectors as on March, 1993 and September, 1993 was 18.25 per cent and 19.59 per cent respectively. ALL the nationalised banks have signed Memoranda of Understanding (MOU) with Reserve Bank of India (RBI)> according to which recovery is one of the major aspects of the same. In the MOU, the recovery of non-performing assets by constituting a 'recovery Cell' has been agreed to. Reserve Bank of India (RBI) has reported that the nonperforming assets of nationalsed banks was 24.4 per cent (provisional) of total advances as at the end of March, 1994. Reserve Bank of India (RBI) monitor regularly the recovery of direct agricultural advances of public sector banks. Available data on recovery of direct agricultural advances of public sector banks reveal that recovery performance registered a marginal improvement from 54 per cent as at the end of June, 1992 to 54.5 per cent as at the end of June,

1993. Reserve Bank of India (RBI) have taken various steps to improve the recovery performance of the commercial banks in respect of their advances to various sectors. The effective performance in this regard is looked into by Reserve Bank of India (RBI) primarily durin? the inspection carried out at periodic intervals, the nonperforming assets of commercial banks commented in the inspection report is closely monitored emphasising aneing others, *the* need for beter recovery performance during the time of discussion with the Chairman and Managing Directors of the concerned banks. In addition. Reserve Bank of India (RBI) has also prescribed prudential norms regard-in? capita' adequacy, income recognition, assets classification and provi-skming, so as to improve the assets quality of banks.

Restmicturing of BICP

1134. SHRI O. P. KOHLI: Will the Minister of FINANCE be pleased to state:

(a) whether there was a proposal to form a penal to compare domestic costs and prices with those abroad to protect the local industry and to improve efficiency;

(b) if so, whether such a panel has been established and if so, the details thereof and the outcome thereof;

(c) if not, the reasons therefor;

(d) whether there was also a proposal to restructure Bureau of Industrial Costs and Prioes (BICP), into a Tariff Commission; and

(e) if so, the progresess made therein?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) There is no proposal to form a panel to compare domestic costs and prices with those prevailing abroad.

(b) and (c) Does not arise.

(d) and (e) The Finance Minister in his budget speech for 1991-92 had made a mention regarding restructuring the Bureau of Industrial Costs and Prices (BICP). The matter is under examination of the Government.

Educational Loan Scheme

1135. SHRIMATI CHANDRIKA ABHINANDAN JAIN; Will the Minister of FINANCE be pleased to state;

(a) the grounds of eligibility for availing of bank loans under the Educational Loan Scheme; and

(b) the details of loans provided under the Educational Loan Scheme, State-wise, during the last three years?

THE MINISTER OP STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) and (b) Reserve Bank of India (RBI) has reported that the ground of eligibility of the student for availing of educational loan under priority sector is decided by commercial banks depending on the circumstances of each case. Normally edu cation loans are given for higher studies in India upto college/University level leading to degree|diploma including post graduate degrees However, banks are free to grant education loans for pursuing studies upto school level. Also advances granted by banks to individuals for education purposes under special scheme, if any, introduced by them are covered under priority sector lending.

Statp/Union Territorise-wise data regarding educational loans provided by commercial banks during the years ended June, 1991, 1992 and 1993